

1 (C) AMENDMENTS TO THE CLAIMS

2
3 In essence, without entry of Applicant's proposed Amendment Under Rule 116 of August 12,
4 2003, the presently pending claims revert to the Amendment of June 03, 2002. The following
5 amendments are thus based on said pending claims 1-20 of 03 June 2002.

6
7 Subj 1. (CURRENTLY AMENDED) Apparatus for real estate ~~escrow transactions~~ transfer
8 processes and procedures, comprising:

9 a computer based automation system, having Internet communications; and
10 components associated with said Internet communications for providing implementation,
11 management implementing, managing, and tracking of the escrow transactions said real estate
12 transfer processes and procedures wherein data and documents for said implementing,
13 managing, and tracking the ~~escrow transactions~~ ~~is~~ are accessible for specific to principals and
14 parties to during said escrow transactions processes and procedures.

15
16 2. (CURRENTLY AMENDED) The apparatus as set forth in claim 1, comprising:

17 said components including program modules distributed between principals and parties
18 to said ~~escrow transactions~~ processes and procedures, providing predetermined party
19 associated data entry and access and document access and execution.

20
21 3. (CURRENTLY AMENDED) The apparatus as set forth in claim 2, comprising:

22 said program modules including security measures providing for a variety of levels for
23 said associated data entry and access to said ~~escrow transactions~~ processes and procedures.

24
25 4. (CURRENTLY AMENDED) A Web-based client-server computer system for escrow of
26 real estate, comprising:

27 at least one client module associated with at least one client party for initiating an
28 escrow process with at least one escrow-holder party; and

29 at least one server module associate with the escrow-holder party,
30 wherein a specific escrow account between said client party and said escrow-holder
31 party is established, maintained, tracked, and consummated via said client-server computer
32 system.

- 1
- 2 5. (ORIGINAL) The system as set forth in claim 4, comprising:
3 on-line entry and transmission of escrow initiation, escrow instructions, escrow status
4 tracking, and escrow consummation between the server party and the client party.
- 5
- 6 6. (ORIGINAL) The system as set forth in claim 4, the at least one server module
7 associated with the escrow party further comprising:
8 on-line entry and transmission of service provider data between the server party and at
9 least one service provider.
- 10
- 11 7. (ORIGINAL) The system as set forth in claim 4, comprising:
12 computer code providing data security.
- 13
- 14 8. (ORIGINAL) The system as set forth in claim 4, comprising:
15 computer code providing for digital identity authentication for each party.
- 16
- 17 9. (CURRENTLY AMENDED) The system as set forth in claim 4, comprising:
18 digital tracking and transfer of funds or other buyer-seller compensation transfers
19 throughout said escrow process and arrangements, and disbursement of said funds or other
20 buyer-seller compensation at or after final closing of said escrow process.
- 21
- 22 10. (ORIGINAL) The system as set forth in claim 4, comprising:
23 tracking of all documentation required and advised for the escrow process.
- 24
- 25 11. (CURRENTLY AMENDED) Computerized, on-line method for real estate escrow
26 transactions transfer, the method comprising:
27 providing a computer based automation system of components, including components
28 providing implementation, management, and tracking of the escrow real estate transfer wherein
29 data and documents for implementing, managing, and tracking the escrow transactions is
30 transfer are accessible on-line for specific parties to said escrow transfer.
- 31
- 32 12. (CURRENTLY AMENDED) The method as set forth in claim 11 comprising:

1 distributing said components as computer code modules residing at principals and
2 parties to said escrow transfer for providing party-associated data entry and access.
3

4 13. (CURRENTLY AMENDED) The method as set forth in claim 12 comprising:
5 including security measures providing for a variety of data entry and access levels to
6 said escrow data and documents.
7

8 14. (ORIGINAL) A computerized process for a computerized on-line real estate escrow
9 transaction, the process comprising:
10 providing

11 escrow account data and electronic documents,

12 escrow status,

13 broker status,

14 lender status,

15 buyer status,

16 seller status, and

17 vendor status

18 via a centralized server associated with an escrow officer; and

19 connecting parties to said computerized on-line real estate escrow transaction using
20 multiple computer network access devices via connectivity types which include but are not
21 limited to wireless, satellite, dial-up, or leased communications.

22
23 15. (PREVIOUSLY AMENDED) A system for real-time or near-real-time real estate escrow
24 transactions processes, procedures and documentation, the system comprising:

25 on-line Internet communications programs;

26 associated with said Internet communications programs, appropriate data, electronic
27 documents, application[[,]] and transactional management network programs, [[;]] and
28 including supporting network based applications for performing at least one of the
29 escrow services selected from a group including [[;]]

30 receiving and storing escrow instructions upon submission by a party to the escrow
31 transaction via a computerized communications device;

32 disseminating instructions to all relevant parties by computer;

1 providing escrow documentation;
2 providing escrow documentation approvals;
3 automating order specified services;
4 real-time and near-real-time display of escrow instructions, status, and activity;
5 on-line digital identification authentication;
6 transfer of ownership;
7 closing escrow;
8 releasing of escrow funds; and
9 digital transfer of escrow funds.

10
11 16. (CURRENTLY AMENDED) A method of doing business in realty using ~~an internet~~ on-
12 line communications, the method comprising:

13 providing an on-line escrow account for parties to a transaction;
14 providing on-line transactional account management services with respect to the on-line
15 escrow account for said parties; and
16 providing secure access to said on-line escrow account limited to the parties and third
17 parties using on-line identification authentication.

18
19 17. (CURRENTLY AMENDED) A computer memory having a program for real estate
20 escrow transactions comprising:

21 program code providing a client-server based automation system for ~~an~~ said real estate
22 escrow transactions;
23 program code providing implementation, management, tracking, electronic
24 documentation, and closing of specific escrow transactions; and
25 program code allowing escrow transaction data access only for specific parties to said
26 escrow transactions.

27
28 18. (ORIGINAL) The memory as set forth in claim 17 wherein said program code allowing
29 escrow transaction data access only for specific parties to said escrow transaction further
30 comprises:
31 program code for identification authentication.

1 19. (ORIGINAL) The memory as set forth in claim 17 wherein said program code providing
2 implementation, management, tracking, and closing of specific escrow transactions further
3 comprises:

4 program code for digital signatures.

5

6 20. (ORIGINAL) The memory as set forth in claim 17 comprising:

7 program code for a method of doing business using an internet, the code including
8 computerized processes for providing an on-line escrow account for parties to a transaction,
9 providing on-line transactional account management services with respect to the on-line escrow
10 account for said parties, and providing secure access to said on-line escrow account limited to
11 the parties and third parties using on-line identification authentication.

12

13 21. (NEW) A computer based automation system using Internet computing technology, said
14 system comprising:

15 means for implementing, managing, and tracking real estate transfer and real estate
16 financing processes and procedures by and among principal parties and their agents; and.

17 means for providing data and documents associated with said implementing, managing,
18 and tracking such that said data and documents are accessible to said principal parties thereto
19 and their agents via the Internet.